



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name [PROSPERITY BANCSHARES, INC.](#)

City/State [HOUSTON, TX](#)

Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [37,846,841](#)

Peer Group Number: [1](#) Number in Peer Group: [130](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[PROSPERITY BANCSHARES, INC.](#)
[4295 SAN FELIPE](#)
[HOUSTON, TX 77027](#)

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BHC Name

City/State

Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets (\$000)	36,090,525	32,676,209	24,073,560	22,631,698	22,340,735
Net income (\$000)	519,297	528,904	332,552	321,812	272,165
Number of BHCs in peer group	130	128	125	118	108

	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.76	2.60	61	3.15	2.77	73	2.91	3.01	39	2.81	3.08	26	2.80	2.92	33
+ Non-interest income	0.39	1.04	16	0.41	1.21	14	0.50	1.32	15	0.49	1.31	15	0.48	1.35	13
- Overhead expense	1.32	2.17	6	1.52	2.57	7	1.64	2.69	7	1.43	2.71	3	1.38	2.72	3
- Provision for credit losses	0	-0.09	70	0.06	0.51	4	0.02	0.15	15	0.07	0.14	31	0.06	0.16	25
+ Securities gains (losses)	0	0.01	23	0	0.02	16	0	0.01	35	0	0	41	0.01	0.01	75
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	42	0	0	45	0	0	3
= Pretax net operating income (tax equivalent)	1.83	1.66	69	1.98	1.04	93	1.75	1.56	68	1.80	1.57	73	1.85	1.43	81
Net operating income	1.44	1.26	72	1.62	0.81	95	1.38	1.19	70	1.42	1.24	73	1.22	0.89	81
Net income	1.44	1.26	72	1.62	0.82	94	1.38	1.19	70	1.42	1.24	73	1.22	0.90	81
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			0.99	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.32	3.06	65	4.05	3.55	81	3.99	4.41	23	3.69	4.24	16	3.51	3.80	28
Interest expense	0.17	0.25	38	0.42	0.52	41	0.66	1.08	19	0.49	0.86	15	0.31	0.60	18
Net interest income (tax equivalent)	3.14	2.80	72	3.63	3.01	85	3.33	3.33	44	3.20	3.38	33	3.20	3.19	44
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.16	0.11	68	0.16	0.27	44	0.03	0.21	14	0.14	0.22	45	0.16	0.24	46
Earnings coverage of net loan and lease losses (X)	22.22	39.72	54	20.82	22.91	65	129.47	24.40	92	30.06	21.75	74	26.93	19.67	73
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.54	1.23	78	1.56	1.58	55	0.47	0.83	18	0.84	0.90	42	0.84	0.98	37
Allowance for loan and lease losses / Total loans and leases	1.54	1.20	80	1.56	1.55	58	0.46	0.81	19	0.83	0.89	44	0.84	0.96	38
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.14	0.49	11	0.29	0.71	13	0.33	0.57	26	0.14	0.61	9	0.36	0.72	19
30-89 days past due loans and leases / Total loans and leases	0.15	0.32	30	0.27	0.39	41	0.43	0.43	59	0.33	0.44	39	0.41	0.47	52
Liquidity and Funding															
Net noncore funding dependence	-2.27	-2.33	52	2.15	3.20	50	11.09	14.45	38	8.55	16.62	26	5.85	17.03	21
Net short-term noncore funding dependence	-2.90	-7.71	64	1.03	-4.76	70	9.67	3.38	66	7.99	4.66	54	5.23	4.83	47
Net loans and leases / Total assets	48.43	58.67	19	58.48	61.58	34	58.26	63.77	25	45.30	63.98	15	43.98	62.73	16
Capitalization															
Tier 1 leverage ratio	9.62	8.98	69	9.67	9.13	72	10.42	9.76	70	10.23	9.71	68	9.31	9.53	43
Holding company equity capital / Total assets	16.98	10.71	99	17.99	11.16	97	18.55	12.43	96	17.85	12.22	95	16.93	11.94	95
Total equity capital (including minority interest) / Total assets	16.98	10.82	99	17.99	11.29	97	18.55	12.57	96	17.85	12.27	95	16.93	12.01	94
Common equity tier 1 capital / Total risk-weighted assets	15.10	12.42	86	13.74	12.38	77	12.30	12.17	56	16.32	12.12	88	15.08	12.19	80
Net loans and leases / Equity capital (X)	2.85	5.53	3	3.25	5.58	10	3.14	5.21	11	2.54	5.29	8	2.60	5.27	10
Cash dividends / Net income	35.48	28.27	64	32.86	42.30	37	38.76	33.12	58	32.33	27.31	59	35.23	31.29	50
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			47.52	
Growth Rates															
Assets	11.05	10.50	64	5.86	16.68	19	41.82	9.26	93	0.47	7	15	1.17	8.28	22
Equity capital	4.84	7.46	51	2.68	6.99	29	47.33	10.49	93	5.98	7.89	54	4.99	10.18	43
Net loans and leases	-8.03	3.36	9	6.25	9.07	46	82.40	9.10	96	3.49	7.89	31	4.19	9.38	34
Noncore funding	-6.28	-14.79	67	-45.74	-12.18	10	75.04	6.59	92	32.16	10.67	82	-47.95	5.59	3
Parent Company Ratios															
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Long-term debt / Equity capital	0	10.95	12	0	13.56	10	2.11	13.04	33	0	13.37	15	0	12.69	16
Equity investment in subsidiaries / Equity capital	99.71	103.22	35	99.58	102.81	31	100.61	103.22	41	99.59	103.10	31	99.55	102.10	35
Cash from ops + noncash items + op expense / Op expense + dividends	130.66	154.48	44	196.57	147.24	76	388.87	190.27	91	98.73	174.91	15	101.38	148.20	28

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/20219	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	870,560	978,083	622,364	503,837	468,326	-10.99	83.32
Income from lease financing receivables.....	51	54	57	285	294	-5.56	-70.86
Fully taxable income on loans and leases.....	864,450	971,403	614,827	495,849	460,562	-11.01	84.91
Tax-exempt income on loans and leases.....	6,161	6,734	7,594	8,273	8,058	-8.51	-18.39
Estimated tax benefit on income on loans and leases.....	1,638	1,785	2,023	2,198	4,397	-8.20	58.21
Income on loans and leases (tax equivalent).....	872,249	979,922	624,444	506,320	473,017	-10.99	83.21
Investment interest income (tax equivalent).....	176,049	167,762	210,987	223,384	211,680	4.94	-12.52
Interest on balances due from depository institutions.....	1,555	1,202	1,634	1,262	772	29.37	343.02
Interest income on other earning assets.....	373	614	2,497	2,089	1,384	-39.25	-46.56
Total interest income (tax equivalent).....	1,050,226	1,149,500	839,562	733,055	686,853	-8.64	54.81
Interest on time deposits of \$250K or more.....	8,129	16,607	11,914	4,555	3,460	-51.05	
Interest on time deposits < \$250K.....	8,925	31,857	25,959	15,426	12,380	-71.98	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	36,797	59,731	74,663	51,071	30,407	-38.40	48.02
Interest on other borrowings and trading liabilities.....	702	5,178	24,781	26,233	14,180	-86.44	-82.60
Interest on subordinated debt and mandatory convertible securities.....	0	5,498	1,000	0	0	-100.00	
Total interest expense.....	54,553	118,871	138,317	97,285	60,427	-54.11	23.79
Net interest income (tax equivalent).....	995,673	1,030,629	701,245	635,770	626,426	-3.39	56.97
Non-interest income.....	141,154	133,540	120,972	111,549	106,944	5.70	21.21
Adjusted operating income (tax equivalent).....	1,136,827	1,164,169	822,217	747,319	733,370	-2.35	51.42
Overhead expense.....	474,944	496,400	395,560	324,306	308,401	-4.32	50.21
Provision for credit losses.....	0	20,000	4,300	16,350	14,325		-100.00
Securities gains (losses).....	0	0	0	-13	3,270		
Other tax equivalent adjustments.....	0	0	0	0	-1,000		-100.00
Pretax net operating income (tax equivalent).....	661,883	647,769	422,357	406,650	412,914	2.18	61.20
Applicable income taxes.....	140,357	116,130	86,656	81,223	133,905	20.86	4.60
Tax equivalent adjustments.....	2,229	2,735	3,149	3,615	6,844	-18.50	15.25
Applicable income taxes (tax equivalent).....	142,586	118,865	89,805	84,838	140,749	19.96	4.75
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	519,297	528,904	332,552	321,812	272,165	-1.82	89.20
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	519,297	528,904	332,552	321,812	272,165	-1.82	89.20
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	519,297	528,904	332,552	321,812	272,165	-1.82	89.20
Investment securities income (tax equivalent).....	176,049	167,762	210,987	223,384	211,680	4.94	-12.52
US Treasury and agency securities (excluding mortgage-backed securities).....	0	262	991	978	781	-100.00	-100.00
Mortgage-backed securities.....	172,746	162,429	204,066	214,928	200,216	6.35	-9.95
All other securities.....	3,303	5,071	5,930	7,478	10,683	-34.87	-60.49
Cash dividends declared.....	184,253	173,823	128,900	104,053	95,888	6.00	113.69
Common.....	184,253	173,823	128,900	104,053	95,888	6.00	113.69
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.91	2.85	51	3.52	3.27	69	3.49	4	19	3.24	3.87	14	3.07	3.47	22
Less: Interest expense	0.15	0.23	33	0.36	0.48	37	0.57	0.98	19	0.43	0.79	15	0.27	0.55	15
Equals: Net interest income (tax equivalent)	2.76	2.60	61	3.15	2.77	73	2.91	3.01	39	2.81	3.08	26	2.80	2.92	33
Plus: Non-interest income	0.39	1.04	16	0.41	1.21	14	0.50	1.32	15	0.49	1.31	15	0.48	1.35	13
Equals: adjusted operating income (tax equivalent)	3.15	3.70	22	3.56	4.04	27	3.42	4.41	12	3.30	4.46	7	3.28	4.33	10
Less: Overhead expense	1.32	2.17	6	1.52	2.57	7	1.64	2.69	7	1.43	2.71	3	1.38	2.72	3
Less: Provision for credit losses	0	-0.09	70	0.06	0.51	4	0.02	0.15	15	0.07	0.14	31	0.06	0.16	25
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	46	0	0	49	0	0	51	0.01	0	98
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	23	0	0.02	17	0	0.01	35	0	0	39	0	0.01	34
Plus: other tax equivalent adjustments	0	0	46	0	0	48	0	0	42	0	0	45	0	0	3
Equals: Pretax net operating income (tax equivalent)	1.83	1.66	69	1.98	1.04	93	1.75	1.56	68	1.80	1.57	73	1.85	1.43	81
Less: Applicable income taxes (tax equivalent)	0.40	0.38	61	0.36	0.23	86	0.37	0.36	51	0.37	0.33	62	0.63	0.55	60
Less: Minority interest	0	0	40	0	0	42	0	0	36	0	0	36	0	0	34
Equals: Net operating income	1.44	1.26	72	1.62	0.81	95	1.38	1.19	70	1.42	1.24	73	1.22	0.89	81
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	51	0	0	48
Equals: Net income	1.44	1.26	72	1.62	0.82	94	1.38	1.19	70	1.42	1.24	73	1.22	0.90	81
Memo: Net income (last four quarters)	1.44	1.26	72	1.62	0.82	94	1.38	1.19	70	1.42	1.24	73	1.22	0.91	81
Net income—BHC and noncontrolling (minority) interest	1.44	1.27	72	1.62	0.83	94	1.38	1.20	70	1.42	1.25	73	1.22	0.91	80
Margin Analysis															
Average earning assets / Average assets	87.73	93.08	2	86.91	92.32	3	87.41	91.05	13	87.82	91.48	15	87.67	91.61	11
Average interest-bearing funds / Average assets	54	61.99	18	55.66	64.06	17	56.67	65.57	15	56.93	65.56	17	58.72	65.75	24
Interest income (tax equivalent) / Average earning assets	3.32	3.06	65	4.05	3.55	81	3.99	4.41	23	3.69	4.24	16	3.51	3.80	28
Interest expense / Average earning assets	0.17	0.25	38	0.42	0.52	41	0.66	1.08	19	0.49	0.86	15	0.31	0.60	18
Net interest income (tax equivalent) / Average earning assets	3.14	2.80	72	3.63	3.01	85	3.33	3.33	44	3.20	3.38	33	3.20	3.19	44
Yield or Cost															
Total loans and leases (tax equivalent)	4.56	4.01	79	4.93	4.27	86	5.22	5.09	64	4.99	4.95	59	4.81	4.52	72
Interest-bearing bank balances	0.13	0.14	29	0.31	0.27	65	2.63	2.04	80	3.29	1.64	97	1.03	1.05	45
Federal funds sold and reverse repos	0.04	0.25	35	0.04	0.68	14	0.20	2.44	12	3.16	2.17	84	1.20	1.41	46
Trading assets	0	0.45	26	0	0.60	23	0	0.99	21	0	1.11	19	0	1.11	17
Total earning assets	3.31	3.04	67	4.04	3.51	82	3.97	4.36	24	3.67	4.20	17	3.47	3.73	30
Investment securities (tax equivalent)	1.56	1.77	37	2.09	2.25	32	2.35	2.76	16	2.31	2.68	22	2.19	2.47	31
US Treasury and agency securities (excluding mortgage-backed securities)		1.14		7.02	1.75	96	5.39	2.32	96	3.28	2.05	93	2.40	1.62	90
Mortgage-backed securities	1.47	1.57	42	2.08	2.05	50	2.39	2.61	19	2.32	2.50	28	2.17	2.23	49
All other securities	2.38	2.81	41	2.71	3.24	30	2.72	4.06	12	2.71	4.20	12	2.97	3.66	28
Interest-bearing deposits	0.20	0.21	52	0.45	0.53	46	0.65	1.10	17	0.47	0.81	19	0.31	0.49	26
Time deposits of \$250K or more	0.62	0.66	45	1.22	1.42	28	1.56	1.96	21	0.85	1.44	12			
Time deposits < \$250K	0.56	0.62	48	1.73	1.36	83	1.63	1.82	36	0.98	1.29	25			
Other domestic deposits	0.23	0.15	75	0.43	0.36	71	0.74	0.93	38	0.54	0.67	43			
Foreign deposits		0.14			0.42			1.19			0.97			0.51	
Federal funds purchased and repos	0.17	0.17	68	0.44	0.62	46	1.10	1.86	30	0.66	1.51	26	0.39	0.94	30
Other borrowed funds and trading liabilities	0	1.27	2	0.92	1.50	23	2.20	2.38	38	2.04	2.28	35	1.13	1.77	16
All interest-bearing funds	0.28	0.37	39	0.65	0.74	47	1.01	1.49	23	0.76	1.19	21	0.46	0.82	17

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Non-interest Income and Expenses					
Total non-interest income	141,154	133,540	120,972	111,549	106,944
Fiduciary activities income	10,278	9,598	10,227	10,178	9,200
Service charges on deposit accounts - domestic	54,220	53,689	53,691	52,157	52,031
Trading revenue	228	-2,715	0	0	0
Investment banking fees and commissions	3,320	2,504	2,361	2,617	1,950
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	11,189	6,175	3,227	2,218	-908
Other non-interest income	61,919	64,289	51,466	44,379	44,671
Total overhead expenses	474,944	496,400	395,560	324,306	308,401
Personnel expense	310,556	309,268	226,348	207,517	192,409
Net occupancy expense	58,572	61,585	44,904	41,659	40,571
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	11,551	13,169	6,537	5,959	6,943
Other operating expenses	94,265	112,378	117,771	69,171	68,478
Fee income on mutual funds and annuities	3,320	2,504	2,361	2,617	1,950
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	3,704	3,756	3,901	3,036	3,017
Average personnel expense per employee	83.84	82.34	58.02	68.35	63.77
Average assets per employee	9,743.66	8,699.74	6,171.13	7,454.45	7,404.95

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	2.35	2.17	54	1.88	2.02	53	1.95	2.72	46	2.35	3.08	48	1.82	2.85	44
Overhead expenses / Net Interest Income + non-interest income	41.86	59.28	8	42.74	62.28	5	48.29	61.29	9	43.61	60.88	5	42.51	63.61	2
Percent of Average Assets															
Total overhead expense	1.32	2.17	6	1.52	2.57	7	1.64	2.69	7	1.43	2.71	3	1.38	2.72	3
Personnel expense	0.86	1.21	14	0.95	1.30	17	0.94	1.41	12	0.92	1.44	10	0.86	1.42	11
Net occupancy expense	0.16	0.23	19	0.19	0.26	17	0.19	0.28	19	0.18	0.28	15	0.18	0.29	16
Other operating expenses	0.29	0.72	1	0.38	0.94	3	0.52	0.97	7	0.33	0.97	1	0.34	1	0
Overhead less non-interest income	0.92	1.10	32	1.11	1.25	37	1.14	1.32	34	0.94	1.38	22	0.90	1.34	18
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	41.78	58.83	8	42.64	61.82	5	48.11	60.64	8	43.40	60.37	5	42.05	62.73	3
Personnel expense	27.32	32.93	22	26.57	32.36	23	27.53	32.39	20	27.77	32.51	21	26.24	32.93	21
Net occupancy expense	5.15	6.23	31	5.29	6.58	27	5.46	6.52	29	5.57	6.48	30	5.53	6.70	28
Other operating expenses	9.31	19.18	1	10.78	22.28	2	15.12	21.20	12	10.05	20.90	0	10.28	22.41	0
Total non-interest income	12.42	27.67	13	11.47	28.83	12	14.71	29.23	20	14.93	28.50	21	14.58	31.08	17
Fiduciary activities income	0.90	2.20	41	0.82	2.09	38	1.24	1.97	44	1.36	2.14	48	1.25	2.38	44
Service charges on domestic deposit accounts	4.77	3.27	76	4.61	3.27	76	6.53	3.88	84	6.98	4.15	84	7.09	4.28	79
Trading revenue	0.02	0.62	50	-0.23	1.28	3	0	1.18	22	0	0.85	27	0	0.90	28
Investment banking fees and commissions	0.29	2.58	24	0.22	2.46	18	0.29	3.54	20	0.35	3.42	21	0.27	3.62	18
Insurance activities revenue	0	0.36	11	0	0.41	11	0	0.47	11	0	0.47	10	0	0.55	9
Venture capital revenue	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44
Net servicing fees	0	0.60	14	0	0.01	42	0	0.28	21	0	0.65	9	0	0.60	10
Net securitization income	0	0.01	44	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.98	3.30	32	0.53	3.92	27	0.39	1.86	25	0.30	1.61	24	-0.12	1.67	11
Other non-interest income	5.45	9.27	27	5.52	9.65	30	6.26	10.04	28	5.94	9.86	26	6.09	10.77	24
Overhead less non-interest income	29.36	30.52	38	31.17	31.93	46	33.40	31.06	44	28.47	31.46	33	27.47	31.19	34
Applicable income taxes / Pretax net operating income (tax equivalent)	21.21	21.18	47	17.93	18.63	38	20.52	20.56	52	19.97	19.04	52	32.43	32.99	48
Applicable income tax + TE / Pretax net operating income + TE	21.54	22.67	30	18.35	21.18	20	21.26	23.23	31	20.86	21.56	34	34.09	37.95	36

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Real estate loans	13,662,133	13,204,193	13,503,422	8,413,128	8,067,465	3.47	79.09
Commercial and industrial loans	2,376,557	3,255,133	2,778,856	1,207,975	1,189,664	-26.99	90.52
Loans to individuals	112,545	131,058	164,172	118,214	116,393	-14.13	-12.14
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	177,995	170,421	185,297	184,128	187,277	4.44	-5.19
Other loans and leases	2,286,914	3,486,139	2,213,598	446,868	459,974	-34.40	431.38
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	18,616,144	20,246,944	18,845,345	10,370,313	10,020,773	-8.05	93.47
Less: Allowance for loan and lease losses	286,380	316,068	87,469	86,440	84,041	-9.39	235.63
Net loans and leases	18,329,764	19,930,876	18,757,876	10,283,873	9,936,732	-8.03	92.20
Debt securities that reprice or mature in over 1 year	12,695,797	8,375,554	8,315,203	9,220,081	9,416,613	51.58	34.04
Mutual funds and equity securities	0	0	0	0	12,501		-100.00
Subtotal	31,025,561	28,306,430	27,073,079	19,503,954	19,365,846	9.61	63.11
Interest-bearing bank balances	2,257,171	1,012,828	40,506	26,457	47,547	122.86	1617.93
Federal funds sold and reverse repos	241	553	519	552	697	-56.42	-79.54
Debt securities that reprice or mature within 1 year	123,104	167,266	254,852	188,885	243,002	-26.40	-49.01
Trading assets	254	0	309	36	62		38.80
Total earning assets	33,406,331	29,487,077	27,369,265	19,719,884	19,657,154	13.29	72.24
Non-interest-bearing cash and due from depository institutions	291,696	331,454	534,590	385,538	345,733	-12.00	-4.86
Premises, fixed assets, and leases	367,770	378,698	379,626	255,660	255,679	-2.89	41.07
Other real estate owned	622	10,593	6,935	1,805	11,152	-94.13	-95.98
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	3,780,422	3,873,346	3,904,921	2,337,949	2,324,893	-2.40	60.53
Total assets	37,846,841	34,081,168	32,195,337	22,700,836	22,594,611	11.05	69.46
Quarterly average assets	37,062,496	33,761,760	28,990,935	22,693,584	22,316,982	9.78	70.35
Average loans and leases (YTD)	19,137,041	19,859,428	11,959,562	10,140,538	9,829,609	-3.64	98.61
Memoranda							
Loans held-for-sale	7,274	46,777	80,959	29,367	31,389	-84.45	-73.03
Loans not held-for-sale	18,608,870	20,200,167	18,764,386	10,340,946	9,989,384	-7.88	93.94
Real estate loans secured by 1-4 family	5,668,708	4,757,538	4,387,412	2,706,909	2,739,860	19.15	108.57
Commercial real estate loans	7,551,082	8,035,724	8,620,452	5,160,846	4,824,764	-6.03	70.61
Construction and land development	2,299,714	1,956,961	2,064,167	1,622,289	1,509,137	17.51	81.95
Multifamily	544,403	1,156,721	1,396,071	182,513	155,802	-52.94	204.70
Nonfarm nonresidential	4,706,965	4,922,042	5,160,214	3,356,044	3,159,825	-4.37	57.77
Real estate loans secured by farmland	442,343	410,931	495,558	545,373	502,841	7.64	-8.72
Total investment securities	12,818,901	8,542,820	8,570,055	9,408,966	9,672,116	50.05	31.80
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	13,933	25,778	32,235		-100.00
Municipal securities	132,620	166,175	238,817	254,364	330,485	-20.19	-65.64
Mortgage-backed securities	12,686,281	8,376,645	8,317,305	9,128,824	9,296,895	51.45	36.50
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		-100.00
Mutual funds and equity securities	0	0	0	0	12,501		-100.00
Available-for-sale securities	514,933	651,514	287,663	84,155	217,870	-20.96	132.82
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00
Municipal securities	0	0	470	1,166	1,820		-100.00
Mortgage-backed securities	514,933	651,514	287,193	82,989	203,549	-20.96	149.44
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	12,501		-100.00
Held-to-maturity securities appreciation (depreciation)	-52,754	147,837	21,459	-243,575	-130,764		
Available-for-sale securities appreciation (depreciation)	2,290	974	762	392	-145	135.11	5.48
Structured notes, fair value	0	0	0	0	0		
Pledged securities	6,974,950	6,108,033	5,932,144	5,340,238	5,936,789	14.19	23.71

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	10,788,002	9,191,038	7,799,411	5,682,487	5,637,130	17.38	107.46
NOW, ATS and transaction accounts	4,924,075	4,353,348	5,059,273	2,692,177	2,811,238	13.11	59.28
Time deposits less brokered deposits < \$250K	1,470,472	1,721,238	1,895,047	1,511,155	1,599,403	-14.57	
MMDA and other savings accounts	12,397,648	10,789,663	7,911,326	6,818,850	7,191,148	14.90	87.32
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	29,580,197	26,055,287	22,665,057	16,704,669	17,238,919	13.53	86.18
Time deposits of \$250K or more	1,228,980	1,324,566	1,518,123	568,261	532,625	-7.22	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	448,099	389,583	377,294	284,720	324,154	15.02	39.84
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	8,320	1,307,695	1,030,097	503,781	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year	0	48,195	50,518	1,029	1,442	-100.00	-100.00
Brokered deposits < \$250K	0	18,730	44,259	0	63,617	-100.00	
Noncore funding	1,677,079	1,789,394	3,297,889	1,884,107	1,425,619	-6.28	-38.77
Trading liabilities	18	0	83	36	62		-90.16
Subordinated notes and debentures + trust preferred securities	0	0	125,804	0	0		
Other liabilities	162,311	105,818	135,669	59,200	105,857	53.39	155.38
Total liabilities	31,419,605	27,950,499	26,224,502	18,648,012	18,770,457	12.41	68.10
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	92,170	92,571	94,746	69,847	69,491	-0.43	32.64
Common surplus	3,595,024	3,634,140	3,734,519	2,045,351	2,035,219	-1.08	77.26
Retained earnings	2,738,233	2,403,189	2,140,968	1,937,316	1,719,557	13.94	77.43
Accumulated other comprehensive income	1,809	769	602	310	-113	135.24	28.21
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	6,427,236	6,130,669	5,970,835	4,052,824	3,824,154	4.84	76.46
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	6,427,236	6,130,669	5,970,835	4,052,824	3,824,154	4.84	76.46
Total liabilities and capital	37,846,841	34,081,168	32,195,337	22,700,836	22,594,611	11.05	69.46
Memoranda							
Non-interest-bearing deposits	10,788,002	9,191,038	7,799,411	5,682,487	5,637,130	17.38	107.46
Interest-bearing deposits	20,021,175	18,207,545	16,428,028	11,590,443	12,198,031	9.96	65.25
Total deposits	30,809,177	27,398,583	24,227,439	17,272,930	17,835,161	12.45	77.92
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	6,130,669	5,970,835	4,052,824	3,824,154	3,642,311		
Accounting restatements	0	-105,181	0	0	0		
Net income	519,297	528,904	332,552	321,812	272,165		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-52,089	-115,160	-94,484	0	148		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	12,217	1,797,944	0	0		
Less: Dividends declared	184,253	173,823	128,900	104,053	95,888		
Change in other comprehensive income	1,040	167	293	423	-1,524		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	12,572	12,710	10,606	10,488	6,942		
Holding company equity capital, ending balance	6,427,236	6,130,669	5,970,835	4,052,824	3,824,154		

BHC Name

City/State

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	36.10	36.25	46	38.74	36.22	48	41.94	37.78	48	37.06	37.19	45	35.71	35.54	47
Commercial and industrial loans	6.28	10.76	25	9.55	13.52	27	8.63	12.02	33	5.32	12.85	17	5.27	12.62	20
Loans to individuals	0.30	3.36	23	0.38	3.40	24	0.51	4.20	24	0.52	4.31	25	0.52	4.47	25
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	31	0	0.04	29	0	0.05	28	0	0.06	25
Agricultural loans	0.47	0.18	83	0.50	0.19	82	0.58	0.24	82	0.81	0.30	83	0.83	0.21	87
Other loans and leases	6.04	4.47	68	10.23	4.63	86	6.88	5.01	68	1.97	5	26	2.04	5.10	22
Net loans and leases	48.43	58.67	19	58.48	61.58	34	58.26	63.77	25	45.30	63.98	15	43.98	62.73	16
Debt securities over 1 year	33.55	19.46	91	24.58	15.55	87	25.83	14.60	90	40.62	14.63	98	41.68	14.83	98
Mutual funds and equity securities	0	0.06	13	0	0.05	13	0	0.06	13	0	0.06	12	0.06	0.06	61
Subtotal	81.98	79.22	54	83.06	78.16	65	84.09	79.65	53	85.92	79.97	60	85.71	79.31	63
Interest-bearing bank balances	5.96	8.50	41	2.97	7.51	20	0.13	3.06	0	0.12	3.04	0	0.21	3.46	3
Federal funds sold and reverse repos	0	0.54	59	0	0.82	58	0	1.57	57	0	1.66	53	0	1.81	48
Debt securities 1 year or less	0.33	1.56	22	0.49	1.68	23	0.79	1.91	39	0.83	1.96	39	1.08	1.86	45
Trading assets	0	0.49	40	0	1.01	17	0	1.19	30	0	1.33	31	0	1.34	30
Total earning assets	88.27	91.77	11	86.52	91.05	7	85.01	89.53	10	86.87	89.74	21	87	89.84	22
Non-interest cash and due from depository institutions	0.77	0.82	46	0.97	1.07	40	1.66	1.14	85	1.70	1.21	79	1.53	1.22	71
Other real estate owned	0	0.01	33	0.03	0.02	72	0.02	0.03	53	0.01	0.04	26	0.05	0.05	64
All other assets	10.96	7.35	90	12.51	7.82	92	13.33	9.27	88	11.43	8.98	74	11.47	8.86	74
Memoranda															
Short-term investments	6.29	11.47	32	3.46	11.17	15	0.92	7.63	6	0.95	7.80	5	1.29	8.69	8
U.S. Treasury securities	0	1.47	10	0	0.84	17	0	1.03	11	0	1.04	14	0	1.02	12
US agency securities (excluding mortgage-backed securities)	0	0.82	11	0	0.63	11	0.04	0.54	34	0.11	0.69	39	0.14	0.75	44
Municipal securities	0.35	1.73	33	0.49	1.69	37	0.74	1.34	51	1.12	1.62	50	1.46	1.60	58
Mortgage-backed securities	33.52	14.14	96	24.58	11.75	93	25.83	11.44	95	40.21	11.13	98	41.15	11.06	98
Asset-backed securities	0	0.50	24	0	0.32	24	0	0.28	25	0	0.33	25	0	0.30	25
Other debt securities	0	0.53	8	0	0.42	10	0	0.39	9	0	0.41	9	0	0.38	10
Loans held-for-sale	0.02	0.55	26	0.14	0.52	34	0.25	0.39	53	0.13	0.30	46	0.14	0.33	43
Loans held for investment	49.17	58.06	21	59.27	61.72	35	58.28	63.50	26	45.55	63.93	15	44.21	62.63	16
Real estate loans secured by 1-4 family	14.98	11.46	70	13.96	11.91	60	13.63	13.29	53	11.92	13.46	42	12.13	13.44	44
Revolving	0.33	1.42	25	0.44	1.66	27	0.43	2.07	26	0.33	2.27	20	0.30	2.40	19
Closed-end, secured by first liens	14.50	9.67	77	13.25	9.81	68	12.76	10.69	65	11.40	10.57	54	11.62	10.35	61
Closed-end, secured by junior liens	0.14	0.17	60	0.27	0.22	73	0.43	0.28	76	0.19	0.31	47	0.21	0.34	44
Commercial real estate loans	19.95	22.69	41	23.58	22.22	48	26.78	22.23	54	22.73	21.58	51	21.35	19.88	53
Construction and land development	6.08	3.34	81	5.74	3.40	79	6.41	3.44	80	7.15	3.51	82	6.68	3.25	86
Multifamily	1.44	3.57	29	3.39	3.12	64	4.34	3.01	75	0.80	2.72	26	0.69	2.54	24
Nonfarm nonresidential	12.44	14.57	42	14.44	14.72	46	16.03	14.69	55	14.78	14.44	48	13.98	13.30	54
Real estate loans secured by farmland	1.17	0.30	88	1.21	0.33	85	1.54	0.36	86	2.40	0.41	94	2.23	0.32	93

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	73.39	61.05	66	65.22	57.15	60	71.65	57.46	68	81.13	56.49	90	80.51	54.84	88
Real estate loans secured by 1-4 family	30.45	19.86	82	23.50	19.43	62	23.28	20.75	58	26.10	21.10	66	27.34	21.45	66
Revolving	0.68	2.43	23	0.73	2.64	24	0.74	3.15	25	0.73	3.50	21	0.67	3.77	22
Closed-end	29.77	17.24	83	22.76	16.59	74	22.55	17.39	72	25.37	17.39	78	26.67	17.41	82
Commercial real estate loans	40.56	37.86	51	39.69	34.63	56	45.74	33.52	67	49.77	32.14	83	48.15	29.99	82
Construction and land development	12.35	5.65	85	9.67	5.26	79	10.95	5.09	87	15.64	5.20	98	15.06	4.90	97
1-4 family	3.93	1.18	90	2.89	0.93	89	3.43	0.94	93	4.26	1.02	98	3.99	0.89	98
Other	8.42	4.40	84	6.77	4.19	78	7.53	4.02	82	11.39	4.05	96	11.07	3.90	97
Multifamily	2.92	5.78	32	5.71	4.96	65	7.41	4.69	78	1.76	4.10	30	1.55	3.84	30
Nonfarm nonresidential	25.28	24.56	48	24.31	22.93	48	27.38	22.15	61	32.36	21.40	73	31.53	20.03	77
Owner-occupied	9.06	8.29	56	8.73	7.68	58	10.11	7.72	64	14.70	8.03	86	15.21	7.58	90
Other	16.22	15.94	51	15.58	14.95	52	17.27	14.34	61	17.66	13.38	63	16.33	12.45	63
Real estate loans secured by farmland	2.38	0.54	89	2.03	0.54	85	2.63	0.55	88	5.26	0.63	96	5.02	0.51	96
Loans to depository institutions and acceptances of other banks	0	0.04	34	0	0.06	31	0	0.11	29	0	0.12	28	0	0.17	25
Commercial and industrial loans	12.77	18.86	30	16.08	22.17	26	14.75	19.53	37	11.65	20.32	21	11.87	20.53	24
Loans to individuals	0.60	6.24	24	0.65	6.13	23	0.87	7.13	22	1.14	7.36	26	1.16	7.61	28
Credit card loans	0.08	0.53	59	0.07	0.65	59	0.08	0.81	55	0.14	1.02	55	0.14	1.12	51
Agricultural loans	0.96	0.34	86	0.84	0.32	84	0.98	0.37	82	1.78	0.46	89	1.87	0.33	91
Other loans and leases	12.28	8.75	70	17.22	9.09	79	11.75	9.85	66	4.31	9.66	36	4.59	10.32	34
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	398.18	391.81	46	418.39	381.27	49	488.27	391.26	65	380.46	379.80	48	407.03	366.85	53
Real estate loans secured by 1-4 family	165.21	126.06	73	150.75	125.03	62	158.64	138.18	61	122.41	137.84	44	138.23	138.55	48
Revolving	3.67	15.44	24	4.71	17.42	26	5.01	21.26	25	3.42	23.33	20	3.40	25.05	18
Closed-end	161.54	108.85	80	146.04	106.14	71	153.63	115.20	73	118.99	112.79	55	134.84	111.69	61
Commercial real estate loans	220.08	245.88	40	254.62	234.65	50	311.71	229.44	65	233.38	219.72	50	243.42	204.45	58
Construction and land development	67.03	35.95	83	62.01	35.62	78	74.64	34.95	84	73.36	35.36	84	76.14	32.91	91
1-4 family	21.34	7.42	88	18.55	6.34	88	23.35	6.61	90	19.96	7.04	87	20.18	6.16	87
Other	45.69	28.11	75	43.46	28.16	72	51.29	27.32	83	53.40	27.26	84	55.96	26.01	87
Multifamily	15.87	38.66	30	36.65	32.74	67	50.48	31.04	82	8.25	27.85	25	7.86	25.95	25
Nonfarm nonresidential	137.18	158.05	41	155.96	155.06	50	186.59	152.10	58	151.77	147.22	51	159.42	137.03	58
Owner-occupied	49.18	52.99	50	55.99	52.37	55	68.89	53.07	66	68.93	54.89	65	76.88	51.62	73
Other	88.01	102.54	39	99.97	100.54	50	117.69	97.41	61	82.84	91.80	49	82.54	84.09	50
Real estate loans secured by farmland	12.89	3.22	88	13.02	3.44	86	17.92	3.60	89	24.66	4.02	94	25.37	3.31	92
Loans to depository institutions and acceptances of other banks	0	0.21	34	0	0.28	31	0	0.44	29	0	0.54	28	0	0.68	25
Commercial and industrial loans	69.26	114.45	28	103.14	139.91	32	100.48	122.02	42	54.63	128.82	17	60.02	126.55	21
Loans to individuals	3.28	34.55	23	4.15	37.47	24	5.94	43.51	25	5.35	42.67	24	5.87	44.83	27
Credit card loans	0.45	2.77	60	0.44	3.30	59	0.52	4.34	56	0.64	5.31	54	0.69	5.73	51
Agricultural loans	5.19	1.86	84	5.40	1.88	82	6.70	2.18	83	8.33	2.72	83	9.45	1.88	87
Other loans and leases	66.65	51.06	70	110.46	49.54	83	80.04	52.44	74	20.21	51.79	25	23.21	52.78	26
Supplemental															
Non-owner occupied CRE loans / Gross loans	32.43	30.07	54	31.82	27.32	56	36.14	26.45	73	35.70	24.79	76	33.53	23.09	74
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	175.96	195.33	46	204.16	183.76	53	246.28	178.57	68	167.43	167.93	50	169.53	156.17	56
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	225.13	252.85	40	260.14	240.85	50	315.17	236.10	66	236.36	225.98	50	246.41	210.40	58

BHC Name

City/State

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	6.29	11.47	32	3.46	11.17	15	0.92	7.63	6	0.95	7.80	5	1.29	8.69	8
Liquid assets	40.26	29.03	79	28.52	26.22	61	27.67	22.44	74	42.14	22.72	85	43.03	24.04	84
Investment securities	33.87	21.63	87	25.07	17.85	79	26.62	16.99	86	41.45	17.27	98	42.81	17.35	97
Net loans and leases	48.43	58.67	19	58.48	61.58	34	58.26	63.77	25	45.30	63.98	15	43.98	62.73	16
Net loans, leases and standby letters of credit	48.70	59.49	18	58.79	62.48	32	58.66	64.84	24	45.59	65.07	14	44.30	63.89	15
Core deposits	78.16	75.71	45	76.45	70.67	56	70.40	63.09	58	73.59	62.13	73	76.30	61.26	82
Noncore funding	4.43	10.30	28	5.25	14.13	20	10.24	19.36	27	8.30	21.34	12	6.31	22.32	8
Time deposits of \$250K or more	3.25	1.58	86	3.89	2.11	82	4.72	2.94	80	2.50	2.89	47	2.36	2.57	52
Foreign deposits	0	0.34	39	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36
Federal funds purchased and repos	1.18	1.23	66	1.14	1.47	58	1.17	1.94	54	1.25	1.97	53	1.43	2.23	52
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	1.18	0.54	75	1.14	0.54	70	1.17	0.48	68	1.25	0.54	68	1.43	0.73	68
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0	1	11	0.02	1.24	24	4.06	3.01	64	4.54	3.67	63	2.23	3.96	39
Earning assets that reprice within 1 year	20.11	37.37	12	25.37	39.38	17	23.24	39.29	11	15.60	40.29	4	14.15	41.61	3
Interest-bearing liabilities that reprice within 1 year	5.78	6.39	62	7.11	8.20	57	8.26	10.19	42	7.19	10.01	39	7.41	8.46	51
Long-term debt that reprices within 1 year	0	0.26	30	0	0.47	27	0	0.96	25	0	1.34	25	0	1.58	23
Net assets that reprice within 1 year	14.33	29.65	16	18.26	29.11	27	14.98	26.63	19	8.41	27.38	10	6.74	29.77	6
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-2.27	-2.33	52	2.15	3.20	50	11.09	14.45	38	8.55	16.62	26	5.85	17.03	21
Net short-term noncore funding dependence	-2.90	-7.71	64	1.03	-4.76	70	9.67	3.38	66	7.99	4.66	54	5.23	4.83	47
Short-term investment / Short-term noncore funding	160.82	273.46	35	80.27	184.19	26	10.15	77.77	10	12.17	66.46	15	22.33	74.86	26
Liquid assets - short-term noncore funding / Nonliquid assets	60.83	36.68	79	33.87	28.18	64	25.73	16.97	76	59.34	16.04	88	65.41	18.16	88
Net loans and leases / Total deposits	59.49	72.79	19	72.74	79.43	30	77.42	90.31	20	59.54	90.08	6	55.71	90.14	6
Net loans and leases / Core deposits	61.97	78.25	19	76.49	88.34	27	82.76	103.93	16	61.56	105	3	57.64	105.65	3
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-1.62	0.12	6	5.02	1.57	93	0.80	0.72	65	-11.46	-0.82	1	-6.89	-0.31	1
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.07	-0.25	60	0.03	4.31	1	0.03	1.36	13	0.02	-1.98	94	-0.01	-0.77	72
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			0.02			0			-0.05			-0.08	
Percent of Investment Securities															
Held-to-maturity securities	95.98	14.28	99	92.37	11.38	99	96.64	12.67	99	99.11	16.19	99	97.75	15.76	99
Available-for-sale securities	4.02	83.77	0	7.63	87.23	0	3.36	85.40	0	0.89	81.88	0	2.25	84.24	0
U.S. Treasury securities	0	6.70	10	0	4.72	16	0	6.15	11	0	6.99	14	0	6.96	12
US agency securities (excluding mortgage-backed securities)	0	4.12	11	0	4.01	10	0.16	3.49	29	0.27	4.02	27	0.33	4.42	34
Municipal securities	1.03	8.22	27	1.95	9.83	34	2.79	7.75	40	2.70	9.16	37	3.42	9.31	40
Mortgage-backed securities	98.97	66.54	98	98.05	66.64	97	97.05	67.43	96	97.02	65.45	95	96.12	65.34	92
Asset-backed securities	0	2.50	24	0	1.91	24	0	1.66	24	0	2.05	25	0	1.74	24
Other debt securities	0	3.08	8	0	3.01	9	0	2.94	9	0	2.79	9	0	2.57	9
Mutual funds and equity securities	0	0.29	13	0	0.35	13	0	0.40	13	0	0.42	11	0.13	0.51	42
Debt securities 1 year or less	0.96	7.78	14	1.96	10.55	16	2.97	11.86	20	2.01	11.91	16	2.51	11.79	21
Debt securities 1 to 5 years	3.18	18.25	15	5.19	17.03	28	3.90	17.94	23	3.71	19.18	22	5.53	18.80	26
Debt securities over 5 years	95.86	71.11	96	92.85	69.86	89	93.12	66.02	90	94.28	64.73	93	91.83	64.73	86
Pledged securities	54.41	32.26	82	71.50	35.67	90	69.22	30.57	93	56.76	33.30	79	61.38	34.58	82
Structured notes, fair value	0	0.11	40	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	101.63	27.98	87	299.03	183.32	75	37.05	26.69	68	-25.87	6.77	12	-22.13	19.19	13
Investment securities	50.05	31.36	76	-0.32	23.62	17	-8.92	11.75	8	-2.72	9.42	21	-0.55	8.45	26
Core deposits	13.53	16.94	51	14.96	26.88	15	35.68	11.23	90	-3.10	7.29	7	8.50	12.19	50
Noncore funding	-6.28	-14.79	67	-45.74	-12.18	10	75.04	6.59	92	32.16	10.67	82	-47.95	5.59	3

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	5,664,409	5,109,986	5,038,004	2,494,850	2,327,632
Commit: Secured commercial real estate loans	2,015,575	1,918,110	1,981,388	1,393,153	1,338,640
Commit: Unsecured real estate loans	50,122	37,663	61,046	25,218	29,936
Credit card lines (reported semiannually, June/Dec)	46,071	43,622	44,619	44,885	52,395
Securities underwriting	0	0	0	0	0
Standby letters of credit	102,549	104,126	127,927	66,343	72,395
Commercial and similar letters of credit	0	0	0	0	25
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	24,586	43,998	46,343	4,810	2,878
Written options contracts (interest rate)	33,411	56,707	18,150	10,033	8,590
Purchased options contracts (interest rate)	25,000	0	875	0	0
Interest rate swaps	397,367	449,368	460,939	13,123	13,641
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	14.97	22.78	22	14.99	22.01	23	15.65	23.52	23	10.99	24.05	10	10.30	24.03	11
Standby letters of credit	0.27	0.65	30	0.31	0.71	30	0.40	0.84	36	0.29	0.92	25	0.32	0.96	27
Commercial and similar letters of credit	0	0.02	20	0	0.02	20	0	0.02	17	0	0.02	17	0	0.03	30
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	27	0	0.35	26	0	0.42	27	0	0.52	27	0	0.30	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.30	27	0	0.52	27	0	0.75	29	0	0.55	28
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34
Derivative contracts	1.27	46.30	10	1.61	48.62	6	1.63	68.47	11	0.12	65.81	2	0.11	75.35	2
Interest rate contracts	1.27	32.46	10	1.61	34.36	7	1.63	47.31	11	0.12	43.84	3	0.11	53.66	3
Interest rate futures and forward contracts	0.06	3.25	35	0.13	6.21	32	0.14	10.67	31	0.02	11.40	29	0.01	13.82	26
Written options contracts (interest rate)	0.09	1.41	26	0.17	2.18	27	0.06	2.47	23	0.04	2.16	25	0.04	2.60	23
Purchased options contracts (interest rate)	0.07	1.31	50	0	1.46	22	0	2.65	45	0	2.32	23	0	2.37	21
Interest rate swaps	1.05	20.49	15	1.32	20.83	13	1.43	28.86	12	0.06	26.74	5	0.06	25.60	7
Foreign exchange contracts	0	6.30	26	0	6.01	25	0	10.12	22	0	10.92	21	0	9.40	18
Futures and forward foreign exchange contracts	0	3.78	27	0	3.47	25	0	5.23	23	0	5.22	23	0	4.53	19
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37
Equity, commodity, and other derivative contracts	0	0.92	34	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	29.60	44.98	33	25.73	42.82	33	42.13	45.53	65	24.60	44.93	26	23.68	46.60	20

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	480,364	550,073	526,307	27,966	25,109
Interest rate contracts	480,364	550,073	526,307	27,966	25,109
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	24,586	43,998	46,343	4,810	2,878
Written options	33,411	56,707	18,150	10,033	8,590
Exchange-traded	0	0	0	0	0
Over-the-counter	33,411	56,707	18,150	10,033	8,590
Purchased options	25,000	0	875	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	25,000	0	875	0	0
Swaps	397,367	449,368	460,939	13,123	13,641
Held for trading	32,997	100,705	63,617	13,123	13,641
Interest rate contracts	32,997	100,705	63,617	13,123	13,641
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	447,367	449,368	462,690	14,843	11,468
Interest rate contracts	447,367	449,368	462,690	14,843	11,468
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	446,953	493,366	508,157	17,933	16,519
One year or less	227,050	43,998	56,945	4,810	2,878
Over 1 year to 5 years	175,138	383,998	374,974	13,123	13,641
Over 5 years	44,765	65,370	76,238	0	0
Gross negative fair value (absolute value)	4,567	11,913	5,153	37	63
Gross positive fair value	4,803	11,913	5,379	37	63
Held for trading	254	1	309	36	62
Non-traded	4,549	11,912	5,070	1	1
Current credit exposure on risk-based capital derivative contracts	4,124	11,912	5,115	36	62
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name _____ City/State _____

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer #	Pct												
Percent of Notional Amount															
Interest rate contracts	100	94.17	75	100	94.10	77	100	93.44	80	100	92.91	80	100	92.20	84
Foreign exchange contracts	0	3.47	25	0	3.49	25	0	3.20	22	0	3.39	21	0	3.53	18
Equity, commodity, and other contracts	0	1.14	34	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28
Futures and forwards															
Written options	5.12	11.16	48	8	14.05	52	8.81	13.49	57	17.20	12.78	68	11.46	13.23	59
Exchange-traded	6.96	6.28	66	10.31	8.18	70	3.45	5.91	48	35.88	6.60	94	34.21	6.68	94
Over-the-counter	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38
Purchased options	6.96	5.96	67	10.31	7.73	72	3.45	5.10	50	35.88	5.49	94	34.21	5.27	94
Exchange-traded	5.20	3.27	71	0	3.42	19	0.17	4.42	41	0	4.19	18	0	4.73	16
Over-the-counter	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36
Swaps	5.20	2.87	74	0	2.86	21	0.17	3.35	44	0	3.20	20	0	3.32	17
Held for trading	82.72	74.26	49	81.69	68.76	55	87.58	69.75	63	46.92	70.34	19	54.33	68.94	25
Interest rate contracts															
Foreign exchange contracts	6.87	40.42	44	18.31	43.53	40	12.09	44.16	40	46.92	46.31	47	54.33	46.32	47
Equity, commodity, and other contracts	6.87	34.15	46	18.31	36.62	42	12.09	37.24	41	46.92	38.40	53	54.33	37.84	56
Non-traded															
Interest rate contracts	0	1.68	33	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26
Foreign exchange contracts	0	0.60	39	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35
Equity, commodity, and other contracts	93.13	59.58	55	81.69	56.47	59	87.91	55.84	59	53.08	53.69	52	45.67	53.68	52
Interest rate contracts	93.13	56.71	61	81.69	53.82	64	87.91	52.22	66	53.08	50.60	53	45.67	51.23	54
Foreign exchange contracts	0	0.40	33	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31
Equity, commodity, and other contracts	0	0.09	38	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	93.04	92.53	33	89.69	91.48	30	96.55	93.86	45	64.12	94.47	10	65.79	95.63	10
Over 1 year to 5 years	47.27	27.56	76	8	32.05	32	10.82	32.17	36	17.20	32.51	44	11.46	31.96	35
Over 5 years	36.46	27.01	63	69.81	27.06	96	71.25	30.45	92	46.92	31.16	76	54.33	31.85	87
Gross negative fair value (absolute value)	9.32	29.89	26	11.88	29.56	29	14.49	28.09	34	0	28.71	5	0	29.43	5
Gross positive fair value	0.95	0.98	51	2.17	1.55	69	0.98	0.83	57	0.13	0.72	8	0.25	0.69	15
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	1	1.34	30	2.17	2.23	53	1.02	1.19	45	0.13	0.85	5	0.25	0.71	13
Gross positive fair value (X)	0	0.04	17	0	0.07	17	0	0.06	16	0	0.06	5	0	0.06	4
Held for trading (X)	0	0.05	14	0	0.09	12	0	0.07	15	0	0.06	1	0	0.06	5
Non-traded (X)	0	0.04	45	0	0.07	39	0	0.06	38	0	0.05	38	0	0.05	37
Current credit exposure (X)	0	0.01	33	0	0.02	38	0	0.01	45	0	0.01	5	0	0.01	8
Credit losses on derivative contracts	0	0.04	20	0	0.06	22	0	0.05	20	0	0.04	9	0	0.04	12
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Other Ratios															
Current credit exposure / Risk-weighted assets	0.02	0.46	20	0.06	0.85	22	0.02	0.73	20	0	0.53	9	0	0.53	12

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	316,068	87,469	86,440	84,041	85,326
Gross losses	33,375	35,570	7,856	17,773	18,934
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	3,687	3,631	4,585	3,822	3,324
Net losses	29,688	31,939	3,271	13,951	15,610
Provision for loan and lease losses	0	20,000	4,300	16,350	14,325
Adjustments	0	240,538	0	0	0
Ending balance	286,380	316,068	87,469	86,440	84,041
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0	-0.09	74	0.06	0.51	4	0.02	0.15	15	0.07	0.14	31	0.06	0.16	25
Provision for loan and lease losses / Average loans and leases	0	-0.16	74	0.10	0.82	3	0.04	0.24	12	0.16	0.24	46	0.15	0.28	34
Provision for loan and lease losses / Net loan and lease losses	0	-105.48	64	62.62	487.86	3	131.46	130.58	63	117.20	134.68	57	91.77	143.18	25
Allowance for loan and lease losses / Total loans and leases not held for sale	1.54	1.23	78	1.56	1.58	55	0.47	0.83	18	0.84	0.90	42	0.84	0.98	37
Allowance for loan and lease losses / Total loans and leases	1.54	1.20	80	1.56	1.55	58	0.46	0.81	19	0.83	0.89	44	0.84	0.96	38
Allowance for loan and lease losses / Net loans and leases losses (X)	9.65	21.39	44	9.90	11.58	61	26.74	8.03	90	6.20	7.54	57	5.38	8.39	53
Allowance for loan and lease losses / Nonaccrual assets	1,090.18	364.13	92	669.85	299.17	91	158.33	218.72	48	657.49	214.03	92	332.65	178.03	87
ALLL / 90+ days past due + nonaccrual loans and leases	1,054.57	287.08	97	646.57	244.34	93	157.08	151.73	64	503.99	160.51	92	319.94	136.22	92
Gross loan and lease losses / Average loans and leases	0.17	0.19	54	0.18	0.34	38	0.07	0.28	17	0.18	0.30	39	0.19	0.33	39
Recoveries / Average loans and leases	0.02	0.08	16	0.02	0.07	15	0.04	0.08	34	0.04	0.09	26	0.03	0.09	22
Net losses / Average loans and leases	0.16	0.11	68	0.16	0.27	44	0.03	0.21	14	0.14	0.22	45	0.16	0.24	46
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0	0	39	0	0	37
Recoveries / Prior year-end losses	10.37	34.67	13	46.22	33.98	75	25.80	36.22	39	20.19	41.30	17	12.08	33.49	12
Earnings coverage of net loan and lease losses (X)	22.22	39.72	54	20.82	22.91	65	129.47	24.40	92	30.06	21.75	74	26.93	19.67	73

Net Loan and Lease Losses By Type

Real estate loans	0.13	0.02	91	0.03	0.04	54	-0.01	0.01	24	0.02	0.02	64	0	0.02	31
Real estate loans secured by 1-4 family	0	-0.02	74	0.05	0.01	84	0	0.01	44	0.02	0.01	56	0	0.03	36
Revolving	0	-0.07	69	1.61	0.01	97	0	0.02	43	0	0.03	37	0	0.09	26
Closed-end	0	-0.01	72	0	0	36	0	0	48	0.02	0.01	66	0	0.02	46
Commercial real estate loans	0.24	0.04	94	0.02	0.07	40	0	0.01	51	0.03	0.01	71	0	0.01	52
Construction and land development	-0.01	0	29	0.02	0	77	0	-0.01	73	0.01	-0.03	82	-0.01	-0.02	44
1-4 family	0	0	57	0.01	0	90	0	0	83	0.01	-0.01	93	-0.01	0	21
Other	-0.01	0	24	0.01	0	74	0	-0.01	45	0	-0.02	81	0	-0.01	75
Multifamily	0	0.01	48	0	0	58	0	0	56	0.81	0	99	0	-0.01	60
Nonfarm nonresidential	0.39	0.05	96	0.02	0.11	38	0	0.02	52	0	0.02	42	0	0.03	48
Owner-occupied	0.01	0.01	77	0	0.02	9	0	0.01	67	0	0.01	47	0	0.01	55
Other	0.38	0.04	96	0.03	0.08	48	0	0.01	28	0	0.01	32	0	0.01	58
Real estate loans secured by farmland	0	0	21	-0.01	0.02	11	-0.26	0.01	3	-0.03	0	13	-0.03	0.01	16
Commercial and industrial loans	0.32	0.17	80	0.59	0.47	68	0.02	0.37	8	0.74	0.31	85	1.10	0.39	88
Loans to individuals	0.03	0.71	4	0.31	1.13	20	0.01	1.17	3	0.34	1.16	22	0.08	1.25	5
Credit card loans	0.31	1.84	15	1.31	2.92	22	0.53	3.11	13	1.14	2.92	16	1.44	2.92	19
Agricultural loans	-0.07	0.02	12	0.02	0.19	59	0.17	0.08	81	0	0.15	38	0	0.18	31
Loans to foreign governments and institutions		0		0	0		0	0		0	0		0	0	
Other loans and leases	0.18	0.10	75	0.24	0.15	73	0.15	0.15	66	0.60	0.14	89	0.54	0.15	90

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	28,794	54,687	80,446	34,274	41,486
90+ days past due loans and leases	887	1,699	441	4,004	1,004
Nonaccrual loans and leases	26,269	47,185	55,243	13,147	25,264
Total past due and nonaccrual loans and leases	55,950	103,571	136,130	51,425	67,754
Restructured 30-89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	3,374	10,849	13,466	51	85
Total restructured loans and leases	3,374	10,849	13,466	51	85
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	843	621	31	0	0
Other real estate owned	622	10,593	6,935	1,805	11,152
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	0.15	0.32	30	0.27	0.39	41	0.43	0.43	59	0.33	0.44	39	0.41	0.47	52
90+ days past due loans and leases	0	0.10	28	0.01	0.12	31	0	0.15	22	0.04	0.17	42	0.01	0.20	22
Nonaccrual loans and leases	0.14	0.46	14	0.23	0.66	11	0.29	0.51	28	0.13	0.54	8	0.25	0.63	12
90+ days past due and nonaccrual loans and leases	0.15	0.62	10	0.24	0.85	8	0.30	0.71	14	0.17	0.75	6	0.26	0.88	9
30-89 days past due restructured	0	0.01	21	0	0.01	16	0	0.01	13	0	0.02	12	0	0.02	13
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	29	0	0.01	26	0	0.01	25
Nonaccrual restructured	0.02	0.10	20	0.05	0.13	33	0.07	0.14	40	0	0.16	7	0	0.20	7
30-89 days past due loans held for sale	0	0	40	0	0	38	0	0	38	0	0	37	0	0	37
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	42	0	0	43	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	40	0	0	38	0	0	37
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.15	0.32	30	0.27	0.40	41	0.43	0.43	59	0.33	0.44	39	0.41	0.47	52
90+ days past due assets	0	0.10	25	0.01	0.12	30	0	0.15	19	0.04	0.18	40	0.01	0.20	19
Nonaccrual assets	0.14	0.47	14	0.23	0.67	11	0.29	0.53	28	0.13	0.57	7	0.25	0.64	12
30+ days past due and nonaccrual assets	0.30	0.97	9	0.51	1.29	12	0.72	1.19	30	0.50	1.26	7	0.68	1.39	17
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.07	0.36	9	0.14	0.52	9	0.17	0.44	15	0.08	0.48	5	0.12	0.54	8
90+ days past due and nonaccrual assets + other real estate owned	0.07	0.37	8	0.17	0.55	10	0.19	0.48	15	0.08	0.52	5	0.17	0.59	11
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.07	0.41	5	0.17	0.60	10	0.19	0.53	16	0.07	0.60	4	0.16	0.72	9
Allowance for loan and lease losses	9.68	62.64	2	18.48	66.66	6	71.12	115.41	28	17.30	118.28	3	43.33	129.01	7
Equity capital + allowance for loan and lease losses	0.41	3.60	3	0.91	4.97	4	1.03	4.28	11	0.36	4.79	4	0.93	5.78	7
Tier 1 capital + allowance for loan and lease losses	0.78	4.30	4	1.79	6.05	10	2.25	5.65	18	0.68	6.16	5	1.84	7.35	9
Loans and leases + other real estate owned	0.15	0.71	5	0.29	0.97	9	0.33	0.85	12	0.14	0.96	4	0.36	1.15	9

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.18	0.26	41	0.30	0.39	48	0.53	0.38	75	0.31	0.42	43	0.28	0.44	32
90+ days past due	0	0.12	35	0.01	0.16	45	0	0.16	33	0.04	0.22	49	0.01	0.26	33
Nonaccrual	0.15	0.52	18	0.22	0.76	13	0.28	0.46	37	0.11	0.57	9	0.12	0.69	10
Commercial and industrial															
30–89 days past due	0.17	0.24	50	0.44	0.23	81	0.26	0.31	51	0.55	0.30	82	1.49	0.32	97
90+ days past due	0.03	0.04	63	0	0.03	16	0	0.05	14	0.02	0.05	58	0	0.05	11
Nonaccrual	0.23	0.57	27	0.49	0.75	42	0.60	0.83	45	0.35	0.76	33	1.28	0.93	69
Individuals															
30–89 days past due	0.28	0.63	30	0.27	0.83	18	0.46	0.83	30	0.18	0.84	17	0.21	0.97	13
90+ days past due	0	0.09	17	0.01	0.14	44	0	0.17	16	0	0.16	15	0	0.19	15
Nonaccrual	0.01	0.17	29	0.04	0.28	31	0.03	0.17	33	0.04	0.23	30	0.08	0.24	42
Depository institution loans															
30–89 days past due		0.01			0			0			0			0	
90+ days past due		0			0			0			0			0.05	
Nonaccrual		0			0			0			0			0	
Agricultural															
30–89 days past due	0.16	0.07	74	0.13	0.17	69	0.07	0.24	58	0.15	0.17	67	0.18	0.17	67
90+ days past due	0	0	42	0	0	44	0	0	42	0	0	43	0	0	41
Nonaccrual	0.15	0.70	64	0.21	0.49	57	0.01	0.67	44	0	0.75	23	0	0.96	40
Foreign governments															
30–89 days past due		0.50			0			0.07			0.01			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.15			0.09			0.03			0.06			0.06	
Other loans and leases															
30–89 days past due	0.01	0.12	39	0	0.18	31	0.04	0.20	43	0.18	0.17	66	0.08	0.20	56
90+ days past due	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25
Nonaccrual	0	0.09	21	0.04	0.15	52	0	0.13	36	0	0.14	17	0.03	0.10	50

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.23	0.46	28	0.16	0.65	10	1	0.67	77	0.39	0.71	26	0.28	0.74	19
	90+ days past due	0	0.24	38	0	0.33	35	0.01	0.31	37	0.11	0.46	58	0.02	0.49	33
	Nonaccrual	0.20	0.71	16	0.34	0.89	19	0.56	0.73	47	0.17	0.86	14	0.19	0.97	10
Revolving	30-89 days past due	0.25	0.28	48	0.56	0.48	58	0.81	0.45	83	0.87	0.50	83	0.50	0.61	50
	90+ days past due	0	0.02	35	0	0.03	30	0.28	0.05	90	3.96	0.05	98	0	0.07	22
	Nonaccrual	0.46	1.18	44	0.74	1.13	50	2.70	1	84	0	1.17	4	0	1.17	6
Closed-end	30-89 days past due	0.23	0.49	29	0.15	0.65	8	1.01	0.70	76	0.37	0.75	25	0.27	0.79	21
	90+ days past due	0	0.26	39	0	0.38	36	0	0.35	33	0	0.53	16	0.02	0.57	34
	Nonaccrual	0.19	0.67	17	0.32	0.87	21	0.49	0.70	42	0.17	0.84	16	0.19	0.96	13
Junior lien	30-89 days past due	0.01	0.01	54	0	0.02	35	0.03	0.02	61	0.01	0.03	28	0.01	0.03	37
	90+ days past due	0	0	36	0	0	32	0	0	29	0	0	24	0	0	22
	Nonaccrual	0	0.03	26	0	0.04	16	0	0.04	20	0	0.06	21	0	0.07	20
Commercial real estate	30-89 days past due	0.14	0.15	59	0.40	0.26	72	0.31	0.18	81	0.30	0.17	79	0.31	0.18	73
	90+ days past due	0	0.01	62	0.02	0.02	75	0	0.03	19	0.02	0.03	62	0.01	0.04	50
	Nonaccrual	0.12	0.38	22	0.15	0.62	15	0.16	0.23	43	0.08	0.28	25	0.09	0.34	26
Construction and development	30-89 days past due	0.20	0.17	74	0.76	0.28	82	0.80	0.28	84	0.39	0.21	75	0.53	0.23	76
	90+ days past due	0	0.01	38	0.01	0.01	81	0	0.02	33	0.05	0.02	82	0.04	0.03	71
	Nonaccrual	0.08	0.20	55	0.06	0.41	39	0.06	0.20	44	0.09	0.19	47	0.04	0.24	27
1-4 family	30-89 days past due	0.01	0.02	64	0.34	0.03	95	0.62	0.06	96	0.22	0.06	86	0.40	0.07	92
	90+ days past due	0	0	44	0.01	0	88	0	0	41	0.05	0	97	0	0	40
	Nonaccrual	0.08	0.01	91	0.05	0.03	81	0	0.02	30	0.06	0.02	78	0.03	0.03	69
Other	30-89 days past due	0.19	0.13	79	0.42	0.22	77	0.18	0.20	70	0.17	0.13	70	0.13	0.13	65
	90+ days past due	0	0	41	0	0	40	0	0.01	35	0	0.02	33	0.04	0.02	80
	Nonaccrual	0	0.16	18	0.01	0.35	31	0.06	0.17	50	0.02	0.15	41	0.01	0.18	27
Multifamily	30-89 days past due	0.04	0.07	67	0	0.09	22	0	0.08	19	0.47	0.10	92	0.43	0.07	93
	90+ days past due	0	0	46	0	0	45	0	0	41	0	0.01	39	0	0.01	36
	Nonaccrual	0	0.17	21	0.02	0.11	45	0	0.05	21	0	0.08	23	0.95	0.10	97
Nonfarm non-residential	30-89 days past due	0.12	0.13	65	0.35	0.23	72	0.21	0.14	75	0.24	0.17	71	0.20	0.17	59
	90+ days past due	0	0.01	67	0.03	0.02	77	0	0.03	22	0	0.03	21	0	0.04	20
	Nonaccrual	0.15	0.45	25	0.22	0.80	19	0.25	0.28	48	0.08	0.30	20	0.08	0.38	21
Owner Occupied	30-89 days past due	0.11	0.04	82	0.14	0.07	78	0.07	0.07	59	0.16	0.09	73	0.03	0.07	27
	90+ days past due	0	0	78	0	0	33	0	0.01	26	0	0.01	25	0	0.02	23
	Nonaccrual	0.02	0.17	19	0.07	0.27	20	0.05	0.16	27	0.07	0.17	32	0.07	0.21	29
Other	30-89 days past due	0.01	0.08	41	0.21	0.14	72	0.14	0.07	78	0.08	0.07	67	0.17	0.09	77
	90+ days past due	0	0	37	0.03	0.01	83	0	0.01	30	0	0.01	31	0	0.02	25
	Nonaccrual	0.13	0.23	47	0.14	0.44	32	0.20	0.10	78	0.01	0.13	19	0.01	0.14	20
Farmland	30-89 days past due	0.16	0.10	77	0.07	0.11	67	0.07	0.23	54	0.08	0.25	50	0.04	0.27	46
	90+ days past due	0	0	45	0	0	45	0	0.01	42	0	0.01	42	0	0.06	38
	Nonaccrual	0.06	0.69	48	0.24	1.13	45	0	0.84	38	0.05	1.23	40	0.03	1.07	46
Credit card	30-89 days past due	0.08	0.81	13	0.07	0.95	16	0.15	1.19	13	0.16	1.22	14	0.23	1.08	11
	90+ days past due	0	0.45	14	0	0.63	13	0	0.78	12	0	0.73	11	0	0.75	9
	Nonaccrual	0	0.10	36	0	0.05	37	0	0.11	35	0	0.09	36	0	0.08	35

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Common Equity Tier 1 Capital					
Common stock plus related surplus	3,687,194	3,726,711	3,829,265	2,115,197	2,104,710
Retained earnings	2,843,415	2,508,370	2,140,968	1,937,316	1,719,557
Accumulated other comprehensive income (AOCI)	1,809	769	602	310	-113
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	6,532,418	6,235,850	5,970,835	4,052,823	3,824,154
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	3,280,694	3,289,980	3,292,136	1,927,631	1,926,167
Accumulated other comprehensive income-related adjustments	1,809	769	602	310	-23
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	3,249,915	2,945,101	2,678,097	2,124,882	1,898,010
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	3,249,915	2,945,101	2,678,097	2,124,882	1,898,010
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	0	0
Tier 1 Capital	3,249,915	2,945,101	2,678,097	2,124,882	1,898,010
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	75,788	105,476	87,469	86,440	84,041
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	75,788	105,476	87,469	86,440	84,041
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	75,788	105,476	87,469	86,440	84,041
Exited advanced approach tier 2 capital					
Total capital	3,325,703	3,050,577	2,765,566	2,211,322	1,982,051
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	37,062,496	33,761,760	28,990,935	22,693,584	22,316,982
Less: Deductions from common equity tier 1 capital	3,280,694	3,289,980	3,292,136	1,927,631	1,926,167
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	33,781,802	30,471,780	25,698,799	20,765,953	20,390,815
Total risk-weighted assets	21,528,523	21,431,745	21,776,813	13,017,748	12,590,316
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	15.10	12.37	86	13.74	12.35	77	12.30	12.11	57	16.32	12.09	88	15.08	12.16	80
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45
Tier 1 capital, column A	15.10	13.11	80	13.74	13.08	70	12.30	12.78	46	16.32	12.85	85	15.08	12.95	77
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45
Total capital, column A	15.45	14.91	64	14.23	15.23	36	12.70	14.36	20	16.99	14.45	82	15.74	14.63	71
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45
Tier 1 leverage	9.62	8.98	69	9.67	9.13	72	10.42	9.76	70	10.23	9.71	68	9.31	9.53	43
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			7.41			7.31			6.58	

BHC Name _____ City/State _____

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	327,199	324,423	322,065	260,433	255,234	0.86	31.05

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..		53.11			53.67			51.47			56.12			52.23	
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..		46.89			46.33			48.53			43.88			47.77	
Separate account assets (L/H) / Total life assets		13.40			11.24			7.26			8.53			2.52	
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.36	11	0	0.41	11	0	0.47	11	0	0.47	10	0	0.55	9
Premium income / Insurance activities revenue		2.76			2.84			7.32			4.86			4.64	
Credit related premium income / Total premium income		32.99			38.23			34.91			44.54			43.04	
Other premium income / Total premium income		67.01			61.77			65.09			55.46			56.96	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43
Insurance net income (P/C) / Equity (P/C)		23.22			15.59			19.86			15.64			5.74	
Insurance net income (L/H) / Equity (L/H)		4.49			3.62			5.13			1.99			-2.99	
Insurance benefits, losses, expenses / Insurance premiums		927.51			447.82			233.61			160.49			127.33	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.15			0.17			0.48	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0.15			2.31			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	42	0	0	42	0	0	41
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	9.25	12	37	9.95	11.03	44	11.65	11.51	47	11.78	10.22	55	12.88	9.84	61
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	6,573	8,749	2,937	3,412	4,308
Real estate loans	5,950	8,131	2,913	3,354	4,128
Commercial and industrial loans	623	618	24	58	180
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	6,573	8,749	2,937	3,412	4,308
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans	0	0.66	33	0	0.87	31	0	1.25	31	0	1.17	30	0	1.08	28
Cost: Interest-bearing deposits		0.14			0.42			1.19			0.97			0.51	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18			27.03			27.29			67.99	
Commercial and industrial loans		0.79			0.64			0.29			1.53			2.12	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	-24.87	6.83	16	197.89	-2.40	97	-13.92	22.48	17	-20.80	7.24	16	-29	21.19	22
Total selected assets	-24.87	9.48	15	197.89	2.04	97	-13.92	12.40	20	-20.80	3.24	17	-30.16	21.86	17
Deposits		0.73			3.46			10.36			5			-0.77	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	229,088	351,213	551,730	101,000	95,000	-34.77	61.95
Dividends	229,088	351,213	551,730	101,000	95,000	-34.77	61.95
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	4	0	0		-100.00
Dividends	0	0	0	0	0		-100.00
Interest	0	0	4	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	229,088	351,213	551,734	101,000	95,000	-34.77	61.95
Securities gains (losses)	0	0	0	0	0		
Other operating income	14	21	27	30	32	-33.33	-57.58
Total operating income	229,102	351,234	551,761	101,030	95,032	-34.77	61.92
Operating Expenses							
Personnel expenses	12,572	12,710	10,606	10,488	6,942	-1.09	31.70
Interest expense	0	5,498	1,000	0	0	-100.00	
Other expenses	1,993	1,391	7,422	538	597	43.28	206.62
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	14,565	19,599	19,028	11,026	7,539	-25.68	42.85
Income (loss) before taxes	214,537	331,635	532,733	90,004	87,493	-35.31	63.40
Applicable income taxes (credit)	-1,886	-7,202	-2,856	-2,834	1,932		
Extraordinary items					0		
Income before undistributed income of subsidiaries	216,423	338,837	535,589	92,838	85,561	-36.13	60.48
Equity in undistributed income of subsidiaries	302,874	190,067	-203,037	228,974	186,604	59.35	116.95
Bank subsidiaries	302,874	190,067	-203,037	228,974	186,604	59.35	116.95
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	519,297	528,904	332,552	321,812	272,165	-1.82	89.20
Memoranda							
Bank net income	531,962	541,280	348,693	329,974	281,604	-1.72	89.27
Nonbank net income	0	0	0	0	0		-100.00
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name

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Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	6,408,843	99.71	6,104,929	99.58	6,007,554	98.52	4,036,370	3,806,973	4.98	76.95
Common and preferred stock	6,408,843	99.71	6,104,929	99.58	6,007,554	98.52	4,036,370	3,806,973	4.98	76.95
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	0	0	0	0	0	0	0	0		-100.00
Common and preferred stock	0	0	0	0	0	0	0	0		-100.00
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	3,548	0.06	7,246	0.12	73,440	1.20	2,071	3,528	-51.04	81.95
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	3,982	0.06	3,983	0.06	7,405	0.12	3,983	3,983	-0.03	-0.03
Other assets	10,863	0.17	14,511	0.24	9,423	0.15	10,400	9,670	-25.14	-25.00
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	6,427,236	100.00	6,130,669	100.00	6,097,822	100.00	4,052,824	3,824,154	4.84	76.46
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	0	0	0	0	125,804	2.06	0	0		
Other liabilities	0	0	0	0	1,183	0.02	0	0		
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total liabilities	0	0	0	0	126,987	2.08	0	0		
Equity Capital	6,427,236	100	6,130,669	100	5,970,835	97.92	4,052,824	3,824,154	4.84	76.46
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	92,170	1.43	92,571	1.51	94,746	1.55	69,847	69,491	-0.43	32.64
Common surplus	3,595,024	55.93	3,634,140	59.28	3,734,519	61.24	2,045,351	2,035,219	-1.08	77.26
Retained earnings	2,738,233	42.60	2,403,189	39.20	2,140,968	35.11	1,937,316	1,719,557	13.94	77.43
Accumulated other comprehensive income	1,809	0.03	769	0.01	602	0.01	310	-113	135.24	28.21
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	6,427,236	100.00	6,130,669	100.00	6,097,822	100.00	4,052,824	3,824,154	4.84	76.46
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	8.22	11.94	13	9.58	7.29	72	7.48	9.68	19	8.14	10.40	24	7.26	7.61	46
Bank net income / Average equity investment in banks	8.49	11.80	18	8.95	7.45	65	7.80	10.51	16	8.42	11.19	22	7.58	8.74	45
Nonbank net income / Average equity investment in nonbanks		13.12			9.75			7.89			7.10		0	4.73	23
Subsidiary HCs net income / Average equity investment in sub HCs		10.11			7.01			8.55			8.78			6.82	
Bank net income / Parent net income	102.44	96.79	58	102.34	88.16	47	104.85	82.22	65	102.54	82.56	50	103.47	80.64	60
Nonbank net income / Parent net income	0	3.40	15	0	3.59	14	0	5.93	10	0	3.78	11	0	7.76	11
Subsidiary holding companies' net income / Parent net income		65.35			68.34			74			72.48			82.97	
Leverage															
Total liabilities / Equity capital	0	16.81	2	0	20.06	3	2.13	20.43	14	0	20.88	1	0	19.94	0
Total debt / Equity capital	0	11.71	11	0	14.41	10	2.11	14.31	32	0	14.69	15	0	13.95	14
Total debt + notes payable to subs that issued TPS / Equity capital	0	13.63	8	0	16.67	6	2.11	16.36	17	0	17.10	6	0	16.10	7
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.77	11	0	14.68	10	2.11	14.56	32	0	15.14	15	0	14.35	14
Total debt / Equity capital – excess over fair value	0	11.81	11	0	14.52	10	2.11	14.51	32	0	14.81	15	0	14.10	14
Long-term debt / Equity capital	0	10.95	12	0	13.56	10	2.11	13.04	33	0	13.37	15	0	12.69	16
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40
Excess cost over fair value / Equity capital	0	0.05	41	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38
Long-term debt / Consolidated long-term debt		39.86		0	34.67	10	71.35	28.44	87	0	28.63	14	0	26.93	15
Double Leverage															
Equity investment in subs / Equity capital	99.71	103.22	35	99.58	102.81	31	100.61	103.22	41	99.59	103.10	31	99.55	102.10	35
Total investment in subs / Equity capital	99.71	108.40	26	99.58	110.16	19	100.61	111.07	28	99.59	112.48	20	99.55	111.30	22
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.04	0.29	33	-0.05	0.47	30	0.11	0.36	42	-0.05	0.35	29	-0.06	0.52	32
Equity investment in subs – equity cap / Net income-div (X)		1.05			1.82		0.18	1.22	14		1.22			2.64	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	122.50	152.85	40	191.88	136.59	80	382.09	177.68	91	99.37	162.34	21	96.73	141.81	27
Cash from ops + noncash items + op expense / Op expense + dividend	130.66	154.48	44	196.57	147.24	76	388.87	190.27	91	98.73	174.91	15	101.38	148.20	28
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	104.46	98.54	60	83.20	134.08	17	151.77	116.34	76	107.85	103.19	61	108.24	92.33	60
Pretax operating income + interest expense / Interest expense		1,835.33		6,131.92	2,016.32	88	53,373.30	1,968.54	96		2,898.75			1,909.25	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,770.77		6,131.92	1,539.23	92	53,373.30	1,632.83	98		1,369.37			1,547.94	
Dividends + interest from subsidiaries / Interest expense + dividends	124.33	174.12	35	195.86	150.43	75	424.74	210.80	89	97.07	188.90	15	99.07	172.51	22
Fees + other income from subsidiaries / Salary + other expenses	0	11.92	32	0	13.95	31	0	16.52	30	0	16.08	33	0	16.39	30
Net income / Current part of long-term debt + preferred dividends (X)		47.61			35.64			57.11			33.93			24.63	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0.06	3.44	34	0.12	3.85	34	0	2.64	28	0	2.61	28	0.09	3.24	31
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.17			0.10			0.04			0.24			0.10	
Nonaccrual		0.92			1.03			0.54			6.54			7.38	
Total		1.09			1.13			0.58			6.78			7.48	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.76	16	0	2.66	14	0	5.62	12	0	5.50	12	0	5.68	12
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35

BHC Name

City/State

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	85.14	66.37	70	51.30	81.10	27	24.07	57.84	20	112.08	57.26	92	112.07	68.72	87
Dividends declared / Net income.....	35.48	28.27	64	32.86	42.29	37	38.76	33.08	58	32.33	27.33	58	35.23	31.29	50
Net income – dividends / Average equity.....	5.30	8.62	20	6.43	4.14	79	4.58	6.46	22	5.51	7.33	26	4.70	5.03	45
Percent of Dividends Paid															
Dividends from bank subsidiaries.....	124.33	155.92	40	202.05	132.17	73	428.03	178.13	89	97.07	157.73	25	99.07	130.71	36
Dividends from nonbank subsidiaries.....	0	4.90	22	0	3.41	23	0	7.53	19	0	7.13	23	0	12.57	21
Dividends from subsidiary holding companies.....	0	5.91	45	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42
Dividends from all subsidiaries.....	124.33	203.53	32	202.05	174.85	68	428.03	260.40	83	97.07	215.26	11	99.07	196.35	19
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries.....	43.06	45.96	43	64.89	60.28	53	158.23	66.55	96	30.61	60.71	20	33.74	59	27
Interest income from bank subsidiaries.....	0	0.11	24	0	0.36	20	0	0.54	18	0	0.52	18	0	0.76	17
Management and service fees from bank subsidiaries.....	0	0.88	38	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0	47	0	0.01	47
Operating income from bank subsidiaries.....	43.06	51.33	42	64.89	62.88	50	158.23	69.36	95	30.61	63.43	18	33.74	62.82	26
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries.....		62.63			56.39			82.95			51.40			102.35	
Interest income from nonbank subsidiaries.....		2.44			7.38			20.25			18.56			8.11	
Management and service fees from nonbank subsidiaries.....		0.37			0.86			1.92			2.96			0.85	
Other income from nonbank subsidiaries.....		0.07			0.16			1.06			0.15			0.81	
Operating income from nonbank subsidiaries.....		87.22			79.84			150.41			99.33			165.35	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		38.10			43.51			61.23			48.56			59.89	
Interest income from subsidiary holding companies.....		5.26			8.40			6.54			3.95			2.71	
Management and service fees from subsidiary holding companies.....		0.73			0.44			0.36			0.43			0.56	
Other income from subsidiary holding companies.....		-0.40			0.01			0.29			0.01			0	
Operating income from subsidiary holding companies.....		58.37			55.20			76.49			61.19			64.33	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries.....	99.99	74.16	90	99.99	69.76	92	99.99	67.32	95	99.97	65.18	89	99.97	59.17	94
Interest income from bank subsidiaries.....	0	0.23	23	0	0.63	20	0	0.80	18	0	0.92	18	0	0.94	17
Management and service fees from bank subsidiaries.....	0	1.44	37	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44
Operating income from bank subsidiaries.....	99.99	83.13	85	99.99	82.20	88	99.99	78.80	92	99.97	74.20	84	99.97	69.23	88
Dividends from nonbank subsidiaries.....	0	3.07	21	0	1.95	23	0	2.65	19	0	2.57	23	0	2.65	23
Interest income from nonbank subsidiaries.....	0	0.18	36	0	0.73	36	0	1.19	60	0	2.32	29	0	2.79	27
Management and service fees from nonbank subsidiaries.....	0	0.01	42	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42
Operating income from nonbank subsidiaries.....	0	4.67	14	0	4.70	16	0	7.29	22	0	7.64	14	0	9.99	11
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40
Loans and advances from subsidiaries / Short term debt.....		158.10			135.13			83.37			87.87			83.68	
Loans and advances from subsidiaries / Total debt.....		26.38			27.08			28.33	11		26.53			39.18	